LONDON
FRIENDLY
INSTITUTION

34049/B

London Friendly Soc.
19 London Wall

Hon.d Sir,

I beg leave to hand
you a Copy of the
New Rules, and to
remain Hon.d Sir
Your most obed.t humb.le Ser.t
Palmer
Sec.y

To
R Taylor Esq
Nov.r 29.th 1841

80413.

THE

RULES AND TABLES

OF THE

LONDON FRIENDLY INSTITUTION.

ESTABLISHED 1824.

OFFICE OF THE INSTITUTION,

No. 19, LONDON WALL, CITY.

LONDON:

Printed for the Institution,

BY R. MACDONALD, GREAT SUTTON STREET, CLERKENWELL.

1841.

Trustees:

JOHN SMITH, Esq.
WILLIAM ELLIS, Esq.
ROBERT M'WILLIAM, Esq.
GEORGE BIRKBECK, M.D.
RICHARD TAYLOR, Esq.
THOMAS CHALLIS, Esq.

Treasurer,

GEORGE GROTE, Esq. *Banker, Threadneedle Street.*

Directors:

Mr. C. Child.
Mr. C. J Cope.
Mr. J. Dockrey.
Mr. W. M. Hall.
Mr. J. W. Holt.
Mr. M. Jones.
Mr. J. Newman.
Mr. J. A. Phillips.
Mr. T. Smith.
Mr. T. Steward.
Mr. W. Turnbull.
Mr. S. Warner.

Auditors:

Mr. T. Ball. Mr. W. D. Hughes. Mr. J. Varley.

Medical Attendants,

Members of the Royal College of Surgeons:

T. M. Daldy, Esq., 33, New Broad Street, City.
G. C. Collyer & I. T. Blackmoor, Esqs., 24, Old Street Road.
H. P. Robarts, Esq., 11, Great Coram Street, Russell Square.
J. N. Bainbridge, Esq., 86, St. Martin's Lane.
C. & J. Brady, Esqs., 194, Blackfriars Road, and 15, Charlotte Street.
J. Gellatly, Esq., 68, London Road, Surrey.
J. Paul, Esq., 40, Prospect Row, Bermondsey.
G. Burrow, Esq., 266, High Street, Poplar.
J. O. Else & J. W. Glasspoole, Esqs., 42, Welbeck Street.
W. Cleobury, Esq., Oxford.
T. Dawson, Esq., Bicester.
E. A. Batt, Esq., Witney,
M. Shurlock, Esq., Ensham.
J. Cattle, Esq., Hill Street, Richmond.
F. C. Wright, Esq., Lower Phillimore Place, Kensington.
H. & J. Slight, Esqs., 100, High Street, Portsmouth.

Secretary,

Mr. J. Palmer.

WELLCOME HISTORICAL MEDICAL LIBRARY

GENERAL STATEMENT.

THIS Institution, established at No. 126, Newgate Street, in the city of London, was enrolled at the General Quarter Sessions for the said city, held on the 27th day of October, 1824, and called "THE LONDON FRIENDLY INSTITUTION OF MECHANICS AND ARTISANS;" was removed, on the 28th day of September, 1826, to and held at No. 112, Hatton Garden, in the county of Middlesex; was again removed, on the 12th day of July, 1832, to and held at No. 10, Castle Street, in the parish of St. Andrew, Holborn, in the city of London, and in future to be called "THE LONDON FRIENDLY INSTITUTION;" was again removed on the 11th day of July, 1834, to and held at No. 27, Basinghall Street, in the parish of St. Michael, Bassishaw, in the said city; and was again removed, on the 19th day of June, 1837, to and held at No. 19, London Wall, in the parish of St. Mary the Virgin, Aldermanbury, in the said city of London.

This Institution is established on the principle of mutual and reciprocal assistance, and that all power, authority, and control of management shall be founded in and proceed from its members; and that all the funds raised by the monies they contribute, and all interest arising therefrom, shall be *bonâ fide* their sole property, subject to no claims but such as are made for their own benefit, and the necessary expenses of the Institution.

Its purpose is to enable its Members to protect themselves from want and misery, by providing a means of comfortable support when unable to procure it by their own industry, in the time of sickness, disease, old age, and infirmity; medical attendance and medicine during affliction; and a sum of money payable at death; on a plan at once the most equitable, economical, and secure, attended with the least possible expense or loss of time, consistent with the holding of the management in their own hands. It differs materially from the generality of Benefit Societies, inasmuch as that *there are no fines for not serving office,—no additional payments demanded for deaths, &c.,—no reduction of benefits,—no spending money exacted,—nor uncertain charges of any description.*

The business of the Institution is conducted at the Office, at *No.* 19, *London Wall*, in the city of London aforesaid, which shall be open from five o'clock in the afternoon till nine in the evening daily (Sundays, Good Fridays, Christmas days, and public fasts and thanksgiving days, excepted), subject to removal or alteration of hours by a Special Committee, Rule 40.

RULES AND TABLES.

SICKNESS AND SUPERANNUATION BENEFITS.

WHO ARE ELIGIBLE.

RULE 1. Any male person, between 16 and 45 years of age, who is in good health, and engaged in some employment or trade not considered by the Directors dangerous or detrimental to health, is eligible to insure for Sickness and Superannuation benefits, according to the Table and Rules hereinafter set forth. Such weekly benefit never to exceed four-fifths of his usual average weekly earnings at the time of his admission, including any sum or sums he may be entitled to receive from any shop, trade-gift, or other fund, on account of such sickness.

FORM OF ADMISSION.—WHEN FREE.

2. Every person on applying for admission shall pay Sixpence for a copy of the Rules, and deposit One Shilling as an admission fee. He shall receive from the Secretary an Admission Declaration as hereinafter provided, stating the particulars of the proposed insurance; with which he must apply to the Medical Attendant of the district in which he resides, and sign the same in his presence; who shall countersign it, to attest the signature of the applicant, examine him, and report the result to the Directors forthwith. If the applicant resides within three miles of St. Paul's Cathedral, he must attend at the Office of the Institution on the last Thursday of the same or one of the two following months, for the examination and approval of the Directors; one of whom shall sign his Declaration, if admitted. But if rejected, the deposit shall be returned, provided he applies for it within three months from his first application. All applicants residing three miles and upwards from St. Paul's Cathedral, must conform to the regulations provided for such cases by the Directors.

Every Member thus admitted shall be free on the expiration of six calendar months, reckoning from the first Monday of that month in which his admission was confirmed by the Directors, on payment of the seventh monthly contribution.

FORM OF THE ADMISSION DECLARATION,

Which shall be presented to every Member previous to becoming Free; and which must be produced after his or her death, on claiming the benefit, when no Nomination has been made according to Rule 15. Except that in cases of Members insuring in the Death Fund only, such portions shall be omitted as specially relate to the Sickness Fund. Rule 14.

DECLARATION. *Registered, No.*

Secretary.

I, A.B., *residing at* *and proposing to insure for* *shillings per week in Sickness, and* *pounds payable at my Death, do hereby declare, That I am under* *years of age, and that I follow the employment of a* *that I am not afflicted with any periodical or other complaint; and that my earnings are one-fourth more than my proposed insurance, including any other sum I may be entitled to receive or claim from any fund whatsoever through my being afflicted; and also, that I will conform to and abide by all the Rules of this Institution, or submit to the penalties therein contained; and, should it ever be proved that I have made any false statement in this Declaration, that I will forfeit all claims on this Institution.*

In witness whereof I hereunto set my hand, this *day of* 18

A. B.

Witness, C. D., *Medical Attendant.*

MONTHLY CONTRIBUTIONS. *s. d.*

For *Shillings per Week in Sickness* - - *per Month.*
For *Pounds at Death* - - - - *per Month.*
reckoning from the first Monday in the month of 18 , *and to be free in six calendar months, on payment of the seventh monthly contribution.*

Approved. E. F., *Director.*

A TABLE OF MONTHLY PAYMENTS FOR BENEFITS IN SICKNESS.

AGE.	To receive 8*s.* per Week.	To receive 10*s.* per Week.	To receive 12*s.* per Week.	To receive 14*s.* per Week.	To receive 16*s.* per Week.	To receive 18*s.* per Week.	To receive 20*s.* per Week.	To receive 22*s.* per Week.	To receive 24*s.* per Week.	To receive 28*s.* per Week.
	s. d.	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*
If under 25	1 5	1 7½	1 10	2 0½	2 3	2 5½	2 8	2 10½	3 1	3 6
If under 33	1 6	1 9	1 11½	2 2½	2 5	2 8	2 10½	3 1½	3 4	3 9½
If under 41	1 7	1 10	2 1	2 4	2 7	2 10	3 1	3 4	3 7	4 1
If under 43	1 8	1 11	2 2	2 5½	2 8½	3 0	3 3	3 6½	3 9½	4 4
If under 45	1 8½	1 11½	2 3	2 6½	2 9½	3 1	3 4	3 7½	3 10½	4 5½

MEDICAL BENEFITS.

3. Every Member who has paid one month's contribution for Sickness Benefits, and who resides within six miles of St. Paul's Cathedral, when afflicted (except as hereinafter excepted), shall be attended by a respectable Medical Practitioner as often as the nature of his complaint may require, who shall furnish such medicines, &c. as may be necessary, free from any charge or expense to the Member.

When he is desirous of receiving Medical Benefits, he must present his Payment Card to the Medical Attendant of the district, who shall administer to him immediately; but the Member must obtain a notice from the Secretary, for the satisfaction of the Medical Attendant (if required), as soon as the Office is open.

Any Member may employ his family doctor at his own expense, but he must permit the Medical Attendant of the Institution, and the Directors, or any member or person they may appoint, to visit him.

DECLARATION ON THE SICKNESS FUND.

4. When any Free Member, through sickness or accident, is rendered incapable of following his employment, and is desirous of receiving Sickness pay, he shall bring or send to the Office of the Institution a Declaration according to the form annexed.

But no Sickness pay shall be claimed for the day on which the Declaration is sent, unless it be certified by the Medical Attendant of the district (or some one on his behalf) that application was made to him before two o'clock on that day, and the Declaration be received at the Office before nine in the evening. On receiving the Declaration, the Secretary shall give the Member or person applying on his behalf a Sickness Paper, or send it by post (as the case may be), and, if required, a note to the Medical Attendant. The Member, or some one on his behalf, must present the Sickness Paper to the Medical Attendant for his signature every time he is visited by him, and every time he calls upon the Medical Attendant; and must send or bring it to the Office of the Institution on the following Saturday, during office hours, when he shall be paid the sum he is entitled to; and the like on every subsequent Saturday, until he declares off.

But any Member declaring off the fund before the Saturday, shall be entitled to receive the Sickness pay due to him at the time he declares off.

FORM OF DECLARATION ON THE SICKNESS FUND.

I, *No.* *in the Books of the London Friendly Institution, residing at No.* *being afflicted, do declare on the Sickness Fund, this* *day of* 18 .

5. No Member shall be allowed to go from his home while receiving Sickness pay (except to his Medical Attendant or to an Hospital) without a permission from the Medical Attendant of the Institution written upon his Sickness Paper. Every such Member, on leaving his home, shall leave notice in writing where he is going, the time of going out, and when he intends to return. Any Sick Member being from home without permission, or without leaving notice in writing, or proceeding in a different way to that specified in his notice, shall forfeit that day's pay for the first offence, and three days' pay for every similar offence afterwards.

No Member, while receiving Sickness pay, shall be from his home before eight o'clock in the morning nor after eight o'clock in the evening, from the 1st day of May to the last day of August, both inclusive; nor before nine o'clock in the morning nor after sunset at any other time of the year, unless it shall be considered necessary by the Medical Attendant, and specially certified by him in his permission.

If any Member receiving Sickness pay remove from one place of residence to another, he shall give notice thereof in writing at the Office of the Institution within twenty-four hours after such removal, or his Sickness pay shall be forfeited until such notice be sent.

When any Member's complaint requires his going into the country, the Medical Attendant of the Institution shall give him a permission in writing for such time as he may deem necessary; which permission shall be sent to the Office of the Institution before such Member leaves home. A notice in writing of his intended place of abode must either accompany the permission, or be sent within three days after his arrival thereat. Should the Member remain in the country longer than the time specified in the permission, he shall, at the expiration of that time, send to the Office of the Institution a Medical Certificate of the continuance of his affliction, and in every respect conform to Rule 7.

Should any irregularity or departure from these Rules be discovered in the conduct of any Member while claiming Sickness pay, the Secretary shall give such Member notice thereof, and direct him to attend (or send some one on his behalf) at the next Weekly Board of Directors, who shall hear the case, and decide agreeably to these Rules.

DECLARATION OFF THE SICKNESS FUND.

6. When any Member receiving Sickness pay is recovered, and capable of following his employment, he shall bring or send to the Office of the Institution a Declaration, agreeable to the form annexed, before he resumes his employment; or be excluded from the Sickness and Superannuation Fund: unless such Declaration be previously certified by the Medical Attendant, in which case he may resume his employment immediately, and forward the Declaration by post or otherwise.

FORM OF THE DECLARATION OFF THE SICKNESS FUND.

I, a Member of the London Friendly Institution, residing at finding myself capable of following my employment, do declare off the Sickness Fund, this day of 18 .

COUNTRY MEMBERS DECLARING ON AND OFF THE SICKNESS FUND.

7. When any Member is afflicted (except as hereinafter excepted) and requires Sickness pay, who resides more than six miles from St. Paul's Cathedral, where no Medical Attendant is appointed, he shall send a Declaration according to the form in Rule 4, free of expense, to the Office of the Institution; which Declaration must be signed by the Medical Practitioner who attends him, and the Minister of the parish or place where he resides, or two respectable Inhabitant Householders of the neighbourhood; and also a Certificate, stating the continuance of his affliction (signed in like manner), every four weeks until he declares off. He shall likewise state in writing in what manner his money shall be remitted to him, or he may authorize some person to receive it for him at the Office of the Institution, which in all cases shall be at his own expense and risk.

But no Sickness pay shall be claimed for the day on which such Declaration shall be dated, unless it be certified by such Medical Practitioner that application was made to him before two o'clock on that day (as in Rule 4), and posted the same day.

When he is recovered, before he recommences his employment, he shall send to the Office of the Institution a Declaration according to the form annexed to this Rule; which Declaration must be certified by the Medical Practitioner who attended him, and the Minister of the parish or place where he resides, or two respectable Inhabitant Householders of the neighbourhood; or he shall be excluded from the Sickness and Superannuation Fund.

FORM OF DECLARATION.

I, A. B., *a Member of the London Friendly Institution, finding myself capable of following my employment, do hereby declare off the Sickness Fund, this day of* 18 .

And I do further solemnly declare, that I have not been capable of following my employment from the day I declared on the Fund until this day on which I declare off, and that I have not violated any of the rules of the Institution. A. B.

We the undersigned hereby certify that we believe the above Declaration to be true. *Witness* { C. D. / E. F.

N. B.—All letters and communications to the Office on the Member's own affairs must be sent free of expense to the Institution.

COUNTRY BRANCHES, AND HOW REGULATED.

8. That Country Members may enjoy as much as possible equal benefits with the London residents, a Special Committee may appoint, in such places where it may appear advisable, Medical Practitioners, to attend and furnish medicines to the Members residing therein, and likewise persons (with security) to receive the contributions, and pay the benefits of the Members within such district; to register all applications for admission; obtain the report of the Medical Attendant thereon, agreeably to Rule 2; and transmit the same to the London Office before the last Thursday in each month. All such Receivers shall likewise severally make their returns of every quarter's transactions, including all vouchers and other documents, and the surplus cash then in hand, within seven days after the close of each quarterly month. But all notices of deaths, stating if pecuniary assistance be required as allowed by Rule 16, and all notices of charges or grievances requiring redress agreeably to Rules 24 and 25, or any other matter or thing requiring immediate attention, must be forwarded without delay.

Where such Receiver shall be appointed, the Members residing in that district shall send to him all notices otherwise required to be sent to the London office; who, when claiming benefit, if attended by the Medical Attendant of the district, will not be subject to Rule 7.

But if any Member in such district shall be afflicted and receive Sickness pay, and the Medical Attendant permit him to remove for change of air for the recovery of his health, he must send to the Receiver such Certificate as is required in Rule 5 from London residents removing out of London.

EXCEPTIONS TO CLAIMS OF SICKNESS BENEFIT.

9. No Member shall be entitled to any benefit in sickness or accident brought on by fighting (except in self-defence), intoxication, debauchery, or other misconduct; nor for any sickness or accident happening out of the limits of the United Kingdom; nor while receiving pay from any shop, trade-gift, or other fund, unless the Directors shall have been made acquainted with the same at the time of admission, or previous to the sickness or accident for which such benefit shall be claimed; nor if the sum he receives from such shop, trade-gift, or other fund shall, with what he is entitled to receive from this Institution, exceed four-fifths of his earnings, as stated in his Admission Declaration.

SUSPENSION, AND FORFEITURE OF SICKNESS PAY.

10. If any Member while receiving Sickness pay shall be detected or proved to have been in a state of intoxication, or tippling in a public house, he shall be suspended from the Sickness fund for one week, and forfeit that week's pay. Should he be detected or proved to have been at work, or attending to business of any description, whether for profit or otherwise (except signing a receipt), or in anywise imposing on or deceiving this Institution, he shall be excluded from and forfeit all claims on the Sickness and Superannuation Fund. Nevertheless, should it be the opinion of the Medical Attendant that any particular kind of exercise would be beneficial, or conducive to the recovery of the health of any Member, he may give such Member written instructions accordingly. But the Member must send notice of the same in writing to the Office forthwith, or he will be subject to the penalties before-named.

LIMITATIONS AND ORDER OF SICKNESS PAY.

11. No Member shall receive more than six months full pay at one time.

Should his inability to work continue longer than six months, he shall then be reduced to half-pay for the next six months, or during such continuance of his inability, if less than six months. At the expiration of the second six months, should the same inability continue, he shall be reduced to quarter-pay during the remainder of the time such inability shall continue.

But should any Member who may have declared off the fund declare on again with the same affliction or disorder within twelve months, such case shall be considered a continuation of the same complaint, and his pay shall be continued in like manner as if he had not declared off.

N. B.—This Rule is not intended to limit the duration of the

above benefits to only six months each; as every Member will be again entitled to full pay for six months, and to half-pay six months more, and so on as before, for every new affliction or different accident that may happen to him.

SUPERANNUATION.

12. When any Member, insured for benefit in Sickness, shall be afflicted with lameness, blindness, or any incurable disorder, or shall have arrived at sixty years of age, and be incapable of earning his livelihood, upon his application, and the certificate of two of the Medical Attendants, stating such to be the case, he shall be entitled to receive quarter-pay as a superannuation for the remainder of his life, with Medical Attendance and Medicine; and shall be allowed to do such work as he may be capable of doing, provided his earnings and his quarter-pay together do not exceed his Sickness full pay.

Any Member above sixty years of age superannuated according to this Rule shall pay only half of his former monthly contribution to the Sickness and Superannuation Fund.

Any Member receiving pay agreeably to this Rule residing within six miles of St. Paul's Cathedral, shall attend at the Office of the Institution on the first Saturday in every month, if capable; but if incapable, he shall send a written notice (free of expense), stating such incapability, and he shall be visited. But any Member receiving pay agreeably to this Rule, residing more than six miles from St. Paul's Cathedral, shall send a certificate (free of expense), signed by himself, and the Minister of the parish or place where he resides, or two respectable Inhabitant Householders of the neighbourhood, every three months, stating his residence, and the state of his health at that time.

Should any Superannuated Member recover from his affliction, and be again capable of earning his livelihood, he shall be again entitled to receive full Sickness pay, agreeably to Rule 4, after he shall have continued off the fund twelve months.

FOR SUMS OF MONEY AT DEATH.

WHO ARE ELIGIBLE.

13. Any person, male or female, between 16 and 45 years of age, who is in good health, is eligible to insure for any of the Sums of Money payable at his or her Death, according to the Rules and Table hereinafter set forth.

FORM OF ADMISSION.

14. All applicants to insure in the Death Fund must comply with the provisions for admission prescribed in Rule 2, which, as far as regards payment of admission fee, contribution, freedom, &c., shall be in all respects the same, excepting that such portions as specially relate to the Sickness Fund in the Declaration annexed to that Rule shall be omitted in all cases when the insurance is effected in the Death Fund only.

A Table of Monthly Contributions for Sums of Money at Death.

AGE.	For £5	For £10	For £15	For £20	For £25	For £30	For £35	For £40	For £50
	s. d.	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*
If under 25	0 5½	0 8	0 10½	1 1	1 3½	1 6	1 8½	1 11	2 4
If under 33	0 6	0 9	1 0	1 3	1 6	1 9	2 0	2 3	2 9
If under 41	0 6½	0 10	1 1½	1 5	1 8½	2 0	2 3½	2 7	3 2
If under 45	0 7	0 11	1 3	1 7	1 11	2 3	2 7	2 11	3 7

MEMBERS MAY APPOINT NOMINEES.

15. Any Member insuring for a sum of money at his or her death may appoint or nominate any person (being husband, wife, child, relation, or person having the charge of his or her funeral) to receive the same. The nomination shall be entered in a book to be kept for that purpose, and a duplicate thereof given to the Member, who shall pay for the same One Shilling to the Management Fund. But to entitle such Nominee to receive the money, he or she must produce the duplicate of the nomination on application for the payment, or comply with the further provisions hereinafter set forth.

HOW BURIAL MONEY MUST BE CLAIMED.

16. On the decease of a Free Member insured for a Sum of Money at his or her Death, notice thereof must be sent to the Office of the Institution, at least three days before the funeral (if possible); and whatever sum is assured shall be paid to the person such member may have appointed by will or otherwise to receive the same; or, in default of such appointment, to the husband, wife, or next of kin, or other person having charge of his or her

funeral, within one month after the claim is made, at the Office of the Institution, on such claimant producing the Probate of the Will, or the Duplicate of the Nomination, or the Admission Declaration, as the case may be.

Should no Probate of Will, nor Duplicate of Nomination, nor Admission Declaration be produced, or should any dispute arise, the claimant shall verify the death, identity, and right of claim, to the satisfaction of the Directors, by producing a Certificate of the death, or of the burial, or by Affidavit or Affirmation, if required.

Should the party entitled to receive the money payable at the decease of such Member, require pecuniary assistance, the Weekly Board may direct the Secretary to advance not exceeding one-half the sum assured for that purpose, on the proper legal document as aforesaid being produced, and the Directors being satisfied that the claim is just.

Should any Member lose his or her Duplicate of the Nomination, or the Declaration, he or she may have a new one, on application at the Office, and paying One Shilling to the Management Fund.

BURIAL MONEY, WHEN FORFEITED.

17. No Member who is insured for a sum of money at death shall be entitled to benefit if he or she should die by the hands of public justice, or by duelling, or by justifiable homicide, or by his or her own hands (except through insanity), or should die out of the limits of the United Kingdom, or upon the high seas, except in his or her passage to any part of the United Kingdom.

MEMBERS ENTERING THE ARMY OR NAVY.

18. Should any Member who is insured for a benefit in sickness or accident, or for a sum of money at death, either be impressed or enter Her Majesty's army or navy, or serve either as principal or substitute in any militia, if he gives notice thereof at the Office of the Institution, he shall be suspended as a Free Member during such service.

But should he be discharged in good health, and sound in body and limbs, he may be reinstated on paying up any arrears that remained at the time he went, provided he apply to the Board of Directors within three months after the date of his discharge. Nevertheless he shall not be entitled to any claim for sickness, accident, or death, that shall arise out of any thing that may have happened to him during such service.

ONLY ONE ENTRANCE FEE.—BENEFITS HOW TO BE ALTERED.

19. No person, on being admitted a Member, shall be charged more than one admission-fee; and no Member shall, after admis-

sion, be subject to any alteration, either in contribution or benefit, without his or her consent thereto given in writing. Nor shall any increase of benefits be made, but with the concurrence of the Board of Directors, and certified by them on the Admission Declaration.

GENERAL RULES.

PAYMENTS—QUARTERLY MONTHS—ARREARS—EXCLUSIONS—RE-INSTATEMENTS.

20. All contributions become due on the first Monday in each month. The months of March, June, September, and December, are quarterly months, when every Member must pay all his or her arrears. Should any Member neglect to pay his or her arrears within the week following the first Monday in each of the said quarterly months, the Secretary shall, within fourteen days, send him or her notice of such default; and if the arrears be not paid, and Three-pence for such notice, before the expiration of that month, he or she shall be excluded from all claims on this Institution.

Should any notice fail to reach any such Member, through his or her neglecting to give the Secretary notice of his or her removal, or through incorrectness of address, such Member shall suffer all the penalties as though the notice had been duly delivered and not attended to.

All Members thus excluded for default may be reinstated (if approved of by the Directors), provided application be made, and all arrears paid, and the admission fee in addition, within three months. Nevertheless, any person refused re-instatement by the Directors may, by giving eight days' notice thereof in writing, on the same conditions, appeal to magistrates, agreeably to Rule 25, whose decision shall be final.

Any Member leaving this Institution is expected to pay up all arrears, and to give notice thereof in writing, that his or her name may be erased from the books of the Institution accordingly.

N. B.—It should be particularly observed, that the Quarterly Accounts end with March, June, September, and December; and, in order to the due keeping of the books, no arrears can be allowed in those months. Members paying their contributions either quarterly or monthly, must clear the books at the times mentioned.

REMOVALS.

21. Every Member must give his or her full and correct address; and on removing from one place of residence to another, must give notice thereof at the Office of the Institution in

writing, stating his or her number in the books, and where he or she is removed to, that the Secretary may know where to send notice of his or her arrears, or any other communication that may be required; or such Member must abide by all consequences. Members removing while receiving Sickness pay must comply with the provisions of Rule 5.

EXCLUSION FOR FALSE STATEMENT.

22. Should it be proved that any Member has wilfully or intentionally made any false statement in his or her Declaration at the time of admission, he or she shall be excluded, and forfeit all claims upon this Institution.

EXCLUSION, ON CONVICTION OF CRIME.

23. Should any Member be convicted of larceny, felony, or treason, he or she shall be immediately expelled from this Institution, and forfeit all claims thereon.

REDRESS OF COMPLAINTS OR GRIEVANCES.

24. Should any Member or other person intend to bring a charge, or make a complaint, against any other member or members, officer or officers, servant or servants of this Institution, for any thing done or neglected to be done relating thereto, he or she shall give at least three days' notice thereof in writing at the London Office, and appear, or send some one on his or her behalf, before the Weekly Board of Directors next after the expiration of such notice; who shall investigate such charge or complaint forthwith, and determine the matter fairly and justly according to these Rules.

MAGISTRATES MAY BE APPEALED TO.

25. Should any Member, or the Nominee, Husband, Wife, Child or Children of any deceased Member, or his or her Executors or Administrators, or other person or persons claiming under any such Member, have any charge or complaint to make against any officer or officers, servant or servants of this Institution, relating to the breach of any of these Rules, affecting him, her, or them, or for withholding any benefit from, or unlawfully expelling any Member from the Institution, or on any other account whatever, be dissatisfied with the decision of the Directors, such party or parties (by giving eight days' notice thereof in writing) may appeal to two or more of Her Majesty's justices of the peace, who shall hear the cause in dispute, and determine the same agreeably to these Rules, as provided by the statute 10 Geo. IV. cap. 56, section 28.

The Directors, after receiving such notice, shall appoint two

from among themselves to conduct the case on behalf of the Institution. Should the Magistrates decide in favour of the complainant, the expense shall be paid by the Institution. But if the Magistrates dismiss the case, the expense shall be paid by him, her, or them; or the Directors may sue for the same agreeably to the statute aforesaid.

MEMBERS REQUIRED TO GIVE EVIDENCE.

26. Should any Member be required to attend before the Board of Directors, or any Committee, or the Magistrates, to give evidence against any other member, officer, or other person charged with imposition, fraud, or other matter or thing injurious to the Institution, or to decide any dispute that may arise therein, the Secretary shall give such Member four days' notice thereof in writing, and direct him or her when and where to attend to give the evidence required, (whose reasonable expenses shall be paid by the Institution); and if such Member reside within six miles from St. Paul's Cathedral, and shall neglect or refuse to attend as required, or to answer any question relative thereto, he or she shall be excluded from the Institution, unless he or she give the Directors a satisfactory reasonfor such non-attendance.

Members residing more than the above distance must send answers in writing to all questions transmitted to them *by order of the Directors* for that purpose, or they shall be excluded in like manner.

RESTRICTION OF LAW PROCEEDINGS.

27. To prevent the funds of this Institution from being wasted in law expenses, or in any way diverted from the purposes for which they are intended, no law proceedings shall be instituted by any of the officers thereof, without the direction and order of three-fourths of the Members assembled at an Annual Meeting, or a Special General Meeting convened for that purpose. But they may, in all cases where necessity requires it, appeal to the Magistrates, agreeably to the statute 10 Geo. IV. cap. 56.

ORDER TO BE OBSERVED AT MEETINGS.

28. To preserve decorum in the Meetings of this Institution, should any Member become quarrelsome, or refuse to be silent when called to order by the Chairman, at any Board, or General or other Meeting, he shall be compelled to leave the room, and shall not be allowed to enter again during the continuance of such Meeting.

FUNDS, BOOKS, DOCUMENTS.

29. There shall be kept a clear and distinct account of each Fund in the books and reports of the Institution, under the re-

spective heads of Sickness and Superannuation, Death, Medical, and Management, with all the items of receipt and expenditure connected therewith.

Four-pence per month from each Member's monthly contribution to the Sickness and Superannuation Fund shall form the Medical Fund, from which the Medical Attendants shall be paid.

Three-pence per month from each Member's monthly contribution to each fund, and the proceeds of Defaulters' Notices, Annual Reports, sale of Rules, Nominations, and Admission Fees, shall form a fund for defraying the expenses of management.

NO OFFICER TO SUPPLY GOODS.

30. No person who shall be elected to fill any office in this Institution, or his relative or servant, shall be concerned in or receive any profit, either directly or indirectly, from the supplying of any article for the use of this Institution.

BOOKS, &c. MAY BE INSPECTED.

31. All books, documents, and papers, after they shall have passed the Board of Directors, shall be open to the inspection of every free Member, who may apply to see them, or to take extracts from them, at all seasonable times during the hours the Office is open for business.

Should the Secretary, or any officer or other person, refuse to show any book or books, documents, or papers, to any Free Member applying to see them, or the Magistrates (if required), or prevent extracts from being taken as aforesaid, on proof thereof before any Weekly, Quarterly, or Special Meeting of Directors, or a Special Committee, as the case may be, he or they shall be forthwith dismissed from his or their office, unless a just and satisfactory cause be shown why such refusal was made.

Should any Member, on obtaining possession of any books, documents, or papers as aforesaid, or any other property of the Institution, withhold or wilfully destroy, deface, or in anywise injure the same, he or she shall be excluded.

TRUSTEES.

32. There shall be Six Trustees of this Institution. All monies, goods, chattels, and effects whatever, and all securities for money, or other obligatory instruments and evidences or muniments, and all other effects whatever, and all rights and claims belonging to or had by this Institution, shall be vested in them for the use and benefit of the Institution and the respective members thereof, their respective executors and administrators, according to their respective claims and interests, agreeably to the statute 10 Geo. IV. cap. 56, section 21; and upon the death,

resignation, or removal of either or any Trustee or Trustees, the whole of the before-mentioned interests shall vest in the succeeding Trustee or Trustees, for the same estate and interest that the present Trustee or Trustees has or have therein, and subject to the same trusts, without any assignment or conveyance whatever, except the transfer of stock and securities in the public funds; and upon such death, resignation, or removal of any or either Trustee or Trustees, and until the filling up of the vacancy as hereinafter directed, the whole of the before-mentioned interests shall for the time vest in the remaining Trustees for all intents and purposes of the trusts appointed by this Rule. In all the provisions of these Rules, where the Trustees are appointed or empowered to act, and where not otherwise required by the before-mentioned statute, the same may be done by a majority, provided that all, or as many of them as may be at that time within fifty miles of London, have been informed of and requested to act in such matter or thing.

When any vacancy shall occur by the death, resignation, or removal of any Trustee, a Special Committee convened for that purpose shall within six months fill up such vacancy with a fit and proper person consenting to act in that office.

TREASURER.

33. The Treasurer shall receive all monies and securities belonging to this Institution, and place the same to the account of the Trustees for and on behalf of the Institution. He shall pay or cause to be paid, out of the floating capital in his hands, all and every check or checks that may be drawn at a Quarterly or Weekly Board.

Every such check must state the purpose for which it is drawn, and the name of the person in whose favour it is drawn. Every such check must be signed by not less than three Directors in meeting assembled, one of whom must be the Chairman of such meeting; it must be countersigned by the Secretary, or (in his absence through sickness, death, resignation, suspension, or removal from office) by one of the Trustees for the time being, notice of the cause being previously sent to the Treasurer by the whole of the Directors present at the previous meeting.

The Treasurer shall keep an account of his receipts and disbursements, and give a correct statement of the same to the Directors every three months.

Whenever there shall be a surplus of floating capital in the Treasurer's hands, the Directors shall invest it agreeably to the statute 10 Geo. IV. cap. 56, sec. 31, or in some of the public funds of Great Britain, in the names of the Trustees.

Whenever it may be deemed necessary by the Directors to sell out any stock which the Institution may have in the public

funds, or to draw out any of the invested capital, the Treasurer shall do so under the direction of the Trustees, charging such expenses as are reasonable and customary.

If in the months of February, May, August, and November, the floating capital exceed £200 for every 1000 Members, and the Directors should neglect to invest, or to direct the Treasurer to invest the same as before directed, the Trustees may direct and empower him to invest such surplus.

In case of the death, resignation, or removal of the Treasurer, the Special Committee convened for that purpose shall fill up the vacancy within one month.

MEDICAL ATTENDANTS.

34. The requisite number of Medical Attendants (Members of one of the Royal Colleges of Surgeons, and qualified Apothecaries) shall be appointed by a Special Committee to attend all the afflicted Members insured in the Sickness and Superannuation Fund, residing within six miles of St. Paul's Cathedral, and in such other places as such Special Committee shall consider necessary.

The Medical Attendant must visit every Sick Member in his district as often as the case may require, but not less than three times a week, and provide the necessary medicines, &c.

In case of sudden illness or accident happening to any Member insured for Sickness benefit, on receiving information thereof from the Secretary, or on the presentation of the Member's Payment Card, he must visit (or procure a qualified person to visit) such Sick Member, by night or by day, with all possible speed, and render all the requisite assistance in his power.

He must sign the Declaration on the Fund of any Sick Member in his district (if presented to him for that purpose), stating the hour of the day on which it was presented, that the Member may receive his Sickness pay accordingly, agreeably to Rule 4.

He shall state, on the Member's Sickness Paper, the nature of his complaint, and on every visit sign the Sickness Paper, which the afflicted Member must send to the Office of the Institution to receive his Sickness pay. He must sign the Declaration off the Sickness Fund, if presented to him, of every Member who is recovered and is capable of following his employment.

He must likewise examine all applicants for admission who reside in his district, and countersign their Admission Declaration, as directed by Rule 2, and report thereon to the Directors forthwith.

For his attendance, medicines, &c. he shall be paid from the Medical Fund Four Shillings per annum for each member in his district insured for Sickness benefit.

He shall hold his office so long as he performs his duties with industry, fidelity, and honour.

APPOINTMENT OF DIRECTORS AND AUDITORS.

35. It being established as a first principle, that all power, authority, and control of this Institution shall always remain with its members, they shall elect by ballot, at the Annual General Meeting of Members, the prescribed number of Directors and Auditors as hereinafter directed.

The number of Directors shall be Twelve, to hold office two years.

The number of Auditors shall be Three, to hold office three years.

Six Directors and one Auditor shall go out of office every year by rotation, but shall be eligible to be re-elected.

All vacancies that may have occurred during the year shall then be filled up in like manner.

The Directors and Auditors must be free Members, insured in both the Sickness and Death Funds, and contributing thereto not less than 30*s*. per annum.

Every candidate for the office of either Director or Auditor must give notice thereof in writing to the Secretary, at least four weeks previous to the time of election; and notwithstanding there may be no more candidates than are required to fill the ensuing vacancies, it shall be lawful for any Member at such General Meeting to move an objection to any one or more of such candidates being balloted for to serve in any office as aforesaid. But no Member shall make such objection unless he shall have given notice thereof in writing, stating the grounds of his objection, at the Office of the Institution, at least four days previous to the time of election. The Secretary, on receiving such notice, shall forthwith inform such objected candidate or candidates of the same; and should the majority of the meeting sanction such objection, the Chairman shall strike such name or names off the balloting list before the election begins.

But should not a sufficient number of candidates offer themselves by giving the required notice, or should the list be reduced by objections to less than the required number, in such case the Members at such General Meeting may propose and elect from among themselves, by show of hands, as many qualified Members as shall be sufficient to fill up such vacant office or offices until the next Annual General Meeting. But in case the required number of Directors and Auditors should not be so elected by such meeting, the Directors and Auditors then in office shall forthwith fill up such vacancy or vacancies with qualified Members as aforesaid, until the next Annual General Meeting. But no such election shall be made without the concurrence of a majority of the Directors and Auditors then in office in meeting assembled. All vacancies occurring during the year shall be filled up in like manner by a Special Committee.—Rule 40.

MODE OF ELECTION.

36. When the election for Directors and Auditors is about to commence, two Directors and two Members shall be appointed Scrutineers.

Every Member who votes shall, in the presence of the Chairman, put his balloting list folded up into the balloting box, and the Secretary shall check the name of the Member so voting.

The ballot shall be kept open one hour, unless the Members present shall all have voted in less time, when the ballot may be closed.

As soon as the ballot is closed, the Scrutineers shall cast up the number of votes, and report the result in writing to the Chairman, who shall announce the same to the meeting.

Should the number of votes for two or more candidates be equal, lots shall be prepared by the Scrutineers, and drawn by the Chairman.

Members must be careful not to lose their Balloting list, as they cannot have another on any condition or pretence whatever.

DUTIES OF DIRECTORS.

37. The duties of the Directors shall be as follows:—Eight of them, in rotation, shall meet at the Office of the Institution every Thursday evening, at such time as they shall deem necessary, as a Weekly Board of Directors (of which four shall be a quorum), to receive the Secretary's Weekly Report, and direct him in the affairs of the Institution; examine the accounts; and investigate all claims for Benefits, and, if found to be correct, order the payment thereof; to hear all complaints that may be made against any of the officers or members of the Institution, and dispose of them according to these Rules; and see that the business of the Institution is properly conducted.

The Minutes of their proceedings (except the orders for payments entered therein) shall be subject to the confirmation of the next Weekly Board.

Each Director shall visit every Sick Member in his district once a week, or oftener if thought necessary.

The districts to be appointed from time to time by the Quarterly Meeting.

On the second Tuesday in the months of January, April, July, and October, there shall be a Quarterly Meeting of Directors, with power to adjourn from time to time, (seven of whom shall form a quorum,) for the purpose of receiving, examining, and passing the Quarterly Accounts of the Secretary, and of receiving the Quarterly Report of the Auditors, and making such Bye-Laws, in conformity with these Rules, as may be necessary to insure the attendance of the Directors at their Weekly, Quar-

terly, or Special Meetings, which Bye-Laws shall be entered in a book kept for that purpose, and shall be binding on all the Members of the Board.

All payment of bills and other expenses (except the rent of offices, the weekly payments of the sick, and small sums in cases of emergency) must be ordered by the Quarterly Meeting, if, after examination, they are found to be correct.

Every order for payment shall be entered distinctly in the Minute Book, with all other proceedings of the meeting, and signed by the officers attending.

They may, at their Weekly or Quarterly Meetings, appoint a Committee of not less than three from among themselves, as a Committee of Emergency, to whom the Secretary shall apply in all cases requiring immediate attention for advice and authority.

They may in like manner appoint a Committee for any special purpose or purposes, which shall be set forth in such appointment by their Minutes.

They may also appoint one or more free Members, not being Directors, to visit the sick, or to perform any other service that may be necessary or conducive to the interest or welfare of the Institution, for which they may allow a fair and moderate compensation. But no such appointment shall invest power in such Committee, or other Member or Members, repugnant to any of these Rules.

Whenever the Directors shall be apprehensive that the floating capital in the Treasurer's hands is not sufficient to meet the expenditure, they shall transmit an account of the state of the funds to the Trustees, with a request that they will sell out as much of the funded property, or draw out as much of the invested capital, as may be necessary to meet the just expenses of the Institution. Such application to be signed by at least three-fourths of the whole number of Directors, and countersigned by the Secretary.

In case of urgent business, a Special Meeting of Directors shall be called, on the requisition of any three of them delivered to the Secretary, who shall convene such meeting to be held within three days after receiving such requisition.

Should any Director not attend to his duties for four successive weeks (except through illness), he shall thereby vacate his office, and the vacancy shall be filled up by a Special Committee, as prescribed by Rule 40.

DUTIES OF THE AUDITORS.

38. The Auditors shall meet at the Office of the Institution on the first Wednesday in the months of February, March, May, June, August, September, November, and December, and at such other times as they may appoint, to audit the accounts of

the preceding months, or from their last audit, to inspect the books, and compare the several vouchers of the receipts and expenditure of the Institution, signing the same as a proof of their examination, and to make their Report thereon to the next Weekly Board of Directors, always including the receipt and expenditure of the preceding month, from their last report, with the balances in the hands of the Treasurer, Secretary, and Country Receivers.

They shall meet at such time or times as they may appoint, which shall be within five days previous to the Quarterly Meeting of Directors in the months of January, April, July, and October, and audit the Quarterly Accounts of the Institution, and, if satisfied that the Balance Sheet of the Secretary is correct, sign the same for the examination of the Directors at the ensuing Quarterly Meeting.

They shall also meet within five days after the Quarterly Meeting in October, and audit the Annual Accounts of the Institution, and, if satisfied that the Balance Sheet is correct, (which shall contain a general and particular account prepared pursuant to 10th Geo. IV. c. 56, sec. 33, and a statement of the receipt and expenditure of each of the Funds for the past year, and of the balance in hand, and of all monies due to and owing by the Institution), they shall sign the same for the ensuing Annual Meeting. A true copy of which shall be sent to every Free Male Member by the Secretary at least fourteen days previous to the Annual General Meeting of Members, and also a copy shall be placed in some conspicuous place in the Office.

All Reports must be signed by not less than two Auditors.

Should any Auditor neglect to attend to his duties for three successive audits (except through illness), he shall thereby vacate his office, and a Special Committee shall fill up such vacancy, as prescribed by Rule 40.

DIRECTORS AND AUDITORS, ON ENTERING OFFICE, TO SEE TO BONDS, &c.

39. The Directors and Auditors shall meet at the Office of the Institution on the first Thursday after the Annual General Meeting in every year, to ascertain that all Bonds, Leases, and other securities, required by these Rules or otherwise for the protection and welfare of the Institution, have been duly executed and obtained, and kept in good preservation and safe custody; that all the Sureties are in existence and continue properly qualified; and likewise to ascertain the plan of conducting the business, and to arrange all such matters as may be deemed necessary at the time of entering on the duties of their respective offices.

Should any Director, Receiver, Auditor, or other person connected with this Institution, be charged with unduly retaining the funds, books, documents, papers, or any part thereof, or any

other property belonging to the Institution, or of applying the same to his own use or benefit, or in anywise intentionally injuring the Institution, a Special Committee, convened by requisition as directed by these Rules, shall hear, investigate, and determine the same, and, if fully proved, exclude or dismiss such party or parties from the Institution, and proceed before the Magistrates, agreeably to the statute 10 Geo. IV. cap. 56, sec. 25, for the recovery of any such funds, books, documents, papers, or other property, as such party or parties aforesaid may retain, hold, injure, or make away with, contrary to the provisions of these Rules.

SPECIAL COMMITTEE, DUTIES, &c.

40. The Directors and the Auditors for the time being shall constitute a Special Committee, three-fourths of whom shall form a quorum, in whom is hereby vested the power of electing the Trustees and the Treasurer; the filling up all vacancies that may occur during the year among the Directors or the Auditors; appointing and dismissing the Medical Attendants, the Country Receivers, and the Secretary; hiring and discharging servants; engaging and vacating premises; arranging and deciding all such incidental affairs as may happen, but which are not elsewhere provided for by these Rules, in strict conformity to the tenor and principles thereof. But no matter or thing shall be done or determined without the concurrence and assent of the majority of such Committee in meeting assembled.

The Secretary shall convene a meeting of such Committee on receiving a requisition for that purpose from any three of the Directors or Auditors, to be held within three days, at the usual hour of meeting, except on urgent business, of which special notice shall be given to each Member.

SECRETARY'S DUTIES, &c.

41. The Secretary shall not be a member of this Institution. He shall give bond to the Clerk of the Peace, agreeably to the statute 10 Geo. IV. c. 56, with two securities in the sum of Three hundred pounds, conditioned against his withholding, misapplying, wasting, or occasioning any waste of any of the funds or other property of this Institution, or of his countersigning, passing, or paying, any check or other document drawn for any other purpose than the demands of the Institution, as directed by these Rules; and for his paying such sum or sums of money as may be in his possession, custody, or charge, from time to time, to the Treasurer or Banker daily, or as often as he shall have received the amount of Twenty pounds, agreeably to these Rules and the orders of the Directors.

He shall not be dismissed from his office so long as he performs the duties thereof with propriety, honour, and fidelity, in accordance with these Rules and the orders of the Directors; but

should he wish to resign his office, he shall give the Directors one month's notice, in writing, previous thereto, or in default of such notice he shall forfeit and pay all expenses occasioned thereby.

In case of his death, resignation, or removal, a Special Committee shall appoint a competent person to the situation, upon his giving the required security.

His duties shall be, to register the names of applicants for admission, subject to the approval of the Directors and Medical Attendants; to receive all payments from the Members, giving them a receipt for the same; and to pay all such lawful demands on the Institution as may be ordered by the Board of Directors, taking a receipt for the same. He shall pay the money he receives from the Members or Country Receivers to the Treasurer or Banker daily, or as soon as he shall have received the amount of Twenty pounds.

He shall send every Member who neglects to pay his or her contributions, a notice thereof within fourteen days, as directed by Rule 20.

He shall, in the months of January, April, July, and October in every year, make out a Balance Sheet of the Receipt and Expenditure of each fund for the past quarter, and the balance in hand, and submit the same to the Auditors at their meetings previous to the Quarterly Meeting of Directors.

He shall in the month of October in every year make out a Balance Sheet, containing a general and particular account of the receipt and expenditure in each of the funds for the past year, and of all the balances in hand, and of all monies due to and owing by the Institution, which he shall submit to the Directors, for their approval and signature, with all books, papers, accounts, receipts, and other vouchers of the several payments, and afterwards lay the same before the Auditors for their audit, previous to the Annual Meeting, and countersign the said Balance Sheet when so audited.

He shall also send every Free Male Member fourteen days' notice of the time and place of every such Annual Meeting, with a copy of the aforesaid Annual Report of the state of the funds, and a Balloting List, containing the names, addresses, and the trades or professions of the Members offering themselves as candidates for the offices of Directors and Auditors at the ensuing election (charging each Member three-pence for the Report, to defray the expense thereof), and place a copy in the Office, for the inspection of the Members. He shall give like notice of every Special General Meeting, convened by the Trustees or Directors, or by a requisition of Members, as directed by these Rules, and send therewith a copy of the requisition, and place a copy of the said notice and requisition in a conspicuous place in the Office.

He shall attend all meetings of the Institution and of its Committees, and of the Weekly, Quarterly, and other meetings of Officers, and make his report thereto, and record correctly the names of the officers present, and the minutes of the proceedings of all such meetings.

He shall, at every Weekly Board of Directors, render an account of all checks which may have been drawn, and all monies ordered to be paid, which may still remain in his hands, and all monies received and expended by him.

He shall, within seven days after every Annual Meeting, forward to the Trustees and Treasurer a Statement, signed by himself, of the names, addresses, and trades or professions of the Directors and Auditors for the ensuing year, with a copy of the Annual Report, and the proceedings of the Annual Meeting.

He shall, within six days after the accounts have been passed by the Quarterly Meeting, place a copy of such accounts (signed by the Chairman of such Quarterly Meeting, and such other Directors as are satisfied therewith) in a conspicuous place in the Office, for the inspection of the Members.

He shall, within three months after the close of every year, make out and enter in a book to be kept for that purpose, a statistical account of the rate of sickness and mortality in the Institution during the preceding year, in the form required by the statute 10 Geo. IV. c. 56, section 34. And within three months after the close of every fifth year, make out a fair copy of the whole five years, agreeably to the said statute, and lay the same before the Directors, to be forwarded by them as required.

He shall keep a Journal of the events of every day, and place such journal before the Chairman of every Weekly or Quarterly Meeting of Officers; and shall perform all the other duties required by the Directors and Auditors in conformity with these Rules: for which he shall be paid Three-pence per quarter from the Management Fund for every Member clear on the Books at the close of each quarter, as a remuneration for all services required of him by these Rules.

Should he neglect or refuse to do any of the duties attached to his office, or withhold, or waste, or embezzle the funds, destroy or waste any of the books, vouchers, documents, or papers, or any other property of this Institution in his charge, custody, or power, a Special Committee may dismiss him, and appoint some competent person to perform his duties, until another Secretary is appointed; and shall give him notice in writing of such dismissal within three days, signed by the Chairman, or shall leave such notice at his last or usual place of residence; and he shall immediately surrender to the Directors all funds, books, vouchers, documents, papers, keys, and every other property of the Institution which he may have or hold by virtue of his office

as Secretary, and peaceably yield possession thereof without any impediment or hindrance; or they may proceed against him agreeably to the statute in that case made and provided.

MANAGEMENT EXPENDITURE.

42. The remuneration to Directors and Auditors for their attendance, and the salary of the Secretary, together with the rent of premises, printing, stationery, and every other expense for any service or services done for this Institution, shall never exceed the amount of the receipts of the Management Fund.

The Quarterly Meeting shall fix the amount of remuneration to Directors and Auditors, which shall never exceed One Shilling for any ordinary attendance.

Any surplus remaining in the Management Fund, after the annual expenses are all paid, shall be carried either to the Sickness or to the Death Fund.

GENERAL MEETINGS OF MEMBERS.

43. There shall be an Annual General Meeting of Members held on the second Monday in November in every year, to hear the Directors' and Auditors' Reports, and receive the same if approved of; to elect Directors and Auditors for the year ensuing, agreeably to Rule 35; and to transact all business necessary to be done by such General Meeting.

A Special General Meeting of Free Male Members may be convened, or the Annual Meeting may be made Special, when and as often as the majority of the Directors by their minutes, or the majority of the Trustees in writing under their hands, may so direct, or on a requisition to the Secretary signed by twenty Free Male Members, or a Committee of twelve Members, appointed by Rule 45; which requisition, direction, or minutes, shall state the purpose for which such Special Meeting is to be convened, or such Annual Meeting made Special.

When any Special General Meeting shall be required as before directed in this Rule, the Secretary shall issue notice thereof within seven days from his receiving such requisition at the Office of the Institution, or the Directors or the Trustees in writing shall have so directed; and such Meeting shall be convened and held within one month from the time the Secretary received such requisition or direction as aforesaid.

Should any Special General Meeting be convened by a requisition of Members, and the majority of such Meeting decide it to be frivolous or vexatious, the Requisitionists shall pay the expenses of such Meeting, or be suspended from all the benefits of the Institution until such expenses shall be paid.

The Directors may give a note of admission to respectable

Reporters who may be desirous of taking notes of the proceedings of any Annual or Special General Meeting of Members.

Every Annual or Special General Meeting of Members shall be held, the chair taken, and business commence, between the hours of five and eight o'clock in the evening. One of the Trustees, if present, shall preside, or, in the absence of a Trustee, one of the Directors.

All questions at General or Special Meetings, except balloting for officers (see Rule 36), shall be decided by show of hands; but should it appear doubtful to the Chairman, or any three members, on which side the majority is, he may direct or they demand a division, and the Chairman shall appoint tellers, whose report shall be final.

No General Meeting shall be continued after eleven o'clock, unless it shall appear to the Chairman that the business before the Meeting will occupy but a short time longer. And should the Chairman consider that the business cannot be conveniently gone through on that evening, such Meeting shall be adjourned to some future time, not exceeding twenty-one days, but no new business shall be brought forward at any such adjourned Meeting.

MEMBERS MAY CONVENE GENERAL MEETINGS WHEN OTHERWISE REFUSED.

44. To prevent the possibility of any officer or officers setting aside any General Meeting of Free Male Members, if the Secretary shall fail to convene any of the meetings as before directed, a majority of the members who require the same may convene it, by inserting notice thereof in three widely circulating daily London newspapers, and the Meeting held in consequence thereof shall be as good and valid as though convened by the Secretary; who, for such neglect, and every officer or officers aiding and abetting him therein, shall be dismissed by such Meeting from his or their office, and be incapable of ever after holding any office in the Institution; and the said meeting shall depute a Committee to take possession of all the books and other effects of thc Institution in his or their possession, and to retain them until another Secretary, or Secretary and Officers, shall be by them appointed.

AMENDMENT OF RULES.

45. No repeal, alteration of, amendment, or addition to these Rules shall be made, but at a Special General Meeting of Free Male Members, convened by public notice in pursuance of a requisition for that purpose; which requisition and notice shall be posted in the Office, and likewise read at two usual Weekly Meetings previous to such General Meeting; and no such repeal, alteration, amendment, or addition shall be made without the

concurrence and approbation of three-fourths of the members then and there present, and afterwards confirmed by a like proportion at a Special General Meeting of Free Male Members to be convened and held within one month afterwards for that purpose.

Every Member intending to propose any alteration in the Rules at any Annual or Special General Meeting of Members, must send a copy thereof to the Office of the Institution twenty days previous to such Meeting.

A copy of every alteration of Rules intended to be proposed by the Directors or Auditors, or by any Member or Members, at any General Meeting, shall be placed in the Office at least fourteen days previous to such Meeting, for the inspection of every Member.

Whenever any alteration of Rules shall be proposed, it shall be lawful for any Member present at such Meeting to propose any amendment thereto, that may appear better adapted for accomplishing the object intended.

When any alteration, amendment, or addition is made and confirmed, the Meeting shall appoint twelve Members (not Directors nor Auditors), who shall sign the same, noticing and marking every erasure or interlineation therein, and who shall exist as a Committee to watch over them, to prevent alteration, until they shall be enrolled and printed.

Whenever any new Rule or Rules, or alteration thereof, shall have been made and passed as aforesaid, the Directors shall forward the same to the Trustees for their approbation; and, if sanctioned by them, shall get the same enrolled and printed forthwith, and the Secretary shall furnish a copy of the Rules so altered or amended to every Member, charging him or her Three-pence in addition to the next contribution.

If on altering or amending any Rule, or making any new Rule, in the manner and form hereinbefore mentioned, the same shall be afterwards altered or amended, or any part thereof erased, by the Trustees, or Barrister, or by the Magistrates, and such alteration, amendment, or erasure shall destroy the true intent, spirit, and meaning thereof, then the Directors for the time being, or the twelve Members chosen by this Rule, or a majority thereof, shall by requisition as aforesaid convene a Special General Meeting of the members forthwith, and lay the alterations, amendments, or erasures, as the case may be, before such Meeting, that the purport and effect thereof may be taken into consideration, and measures adopted accordingly.

CONTRIBUTIONS, &c. TO BE PROPERLY APPLIED.

46. All monies arising from contributions agreeably to these Rules, and all interests arising thereon, shall be applied only to

the several purposes therein directed. Any Member, Officer, or other person connected with this Institution proposing or aiding and abetting any proposition to the contrary, shall be expelled or dismissed the Institution immediately.

RULES AND TABLES BINDING ON ALL.

47. The foregoing Rules and Tables shall be binding and conclusive to all intents and purposes on all Members, persons, and parties belonging to or in anywise connected with this Institution. And as every Member must have a copy of Rules at admission by Rule *2*, no plea of ignorance shall be allowed against any of the penalties contained herein: nevertheless the Directors shall not be constrained to inflict penalties grievously, merely for the purpose of carrying into effect the literal expression or construction of any Rule, whenever it shall appear to their satisfaction that no breach or evasion of Rules had been intended, and no injury to the Institution likely to arise therefrom. Any Member losing his or her copy of the Rules may have another on applying at the Office, price Sixpence.

ENDOWMENT AND ANNUITY.

48. No person shall be admitted to contribute to the Endowment or to the Annuity Funds, after the enrolment of these Rules, but all members now contributing to either of the aforesaid funds shall be at liberty either to continue his or her engagement to its conclusion, or receive back the sum paid by him or her (Management excepted), provided application for the return of any such monies shall be made within twelve calendar months after the date of the said enrolment, otherwise every such assurance shall be final and conclusive to its termination.

MICHAEL JONES,
WILLIAM HALL,
SHADRACK SMITH, } *Members.*
JOSEPH PALMER, *Secretary*

I hereby certify, that the foregoing Rules are in conformity to Law, and with the provisions of the Act 10 *Geo. IV. c.* 56, *as amended by* 4 *&* 5 *William IV. c.* 40.

JOHN TIDD PRATT,
The Barrister-at-law appointed to certify the Rules of Savings Banks.

London, 28th September, 1841.

Duplicate Copy sent to the Clerk of the Peace,
J. TIDD PRATT.

INDEX.

List of Officers - - - - PAGE 2
General Statement - - - - - 3

SICKNESS AND SUPERANNUATION BENEFITS.

RULE 1. Who are eligible - - - - - 4
2. Form of Admission.—When Free - - —
Form of the Admission Declaration - - - 5
Table of Monthly Payments for Benefits in Sickness - —
3. Medical Benefits - - - - 6
4. Declaration on the Sickness Fund - - —
Form of Declaration on the Sickness Fund - - —
5. Regulations for Members on the Fund - - 7
6. Declaration off the Sickness Fund - - - 8
Form of Declaration off the Sickness Fund - - —
7. Country Members declaring on and off the Sickness Fund —
Form of Declaration off the Fund for Country Members 9
8. Country Branches, and how regulated - - —
9. Exceptions to Claims of Sickness Benefit - - 10
10. Suspension and Forfeiture of Sickness Pay - - —
11. Limitations and Order of Sickness Pay - - —
12. Superannuation - - - - - 11

SUMS OF MONEY AT DEATH.

13. Who are eligible - - - - —
14. Form of Admission - - - - —
Table of Monthly Contributions for Sums of Money at Death - - - - - 12
15. Members may appoint Nominees - - - —
16. How Burial Money must be claimed - - —
17. Burial Money, when forfeited - - - 13
18. Members entering the Army or Navy - - —
19. Only one Entrance Fee.—Benefits how to be altered - —

GENERAL RULES.

20. Payments—Quarterly Months—Arrears—Exclusions—Re-instatements - - - - 14
21. Removals - - - - —
22. Exclusion for False Statement - - - 15
23. Exclusion on Conviction of Crime - - - —
24. Redress of Complaints or Grievances - -